

Listing of Claims

1.-33. Cancelled.

34. (New) A client server-based loan management system for managing syndicate loans, comprising:

a borrower interface for accessing the system over a communication network;

a borrower management module accessible via the borrower interface and storing therein borrower information including at least borrower contact information, funds transfer instructions, and a borrower fee schedule;

an investor interface for accessing the system over a communication network;

an investor management module accessible via the investor interface and storing therein investor information including at least investor contact information, funds transfer instructions, and tax information;

a transaction management module for maintaining information corresponding to particular transactions;

a loan management module comprising a syndicate loan sub-module and a facility management sub-module, wherein the syndicate loan sub-module stores information corresponding to a plurality of different syndicate loans and the facility management module stores information corresponding to a plurality of different credit facilities, each credit facility corresponding to at least one syndicate loan and at least one borrower;

a report module in communication with the loan management module, the transaction management module, the borrower management module and the investor management module;
and

a syndicate manager interface for accessing the syndicate loan management system over a communication network.

35. (New) A loan management system according to claim 33, further comprising:

a loan portion ownership transfer module operable to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade;

said loan portion ownership transfer module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system;

and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer.

36. (New) A loan management system according to claim 33, further comprising a business logic module including stored criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria.

37. (New) A loan management system according to claim 33, wherein the investor management module further comprises:

a set of funds transfer instructions for each of said plurality of lenders;

and each of said funds transfer instructions having a status indicative of whether said funds transfer instructions are pending or approved.

38. (New) A loan management system according to claim 33, further comprising:

an agent fee calculation module operable to calculate an agent fee;

and said agent fee related to at least one of transactions for and amounts of said loan resources.

39. (New) A loan management system according to claim 33, further comprising:

a user access authorization module;

and an access authorization level assigned to said user, whereby said user is granted access to various portions of said loan management system based on authorization accorded to said user by said user access authorization module determined by said access authorization level.

40. (New) A loan management system according to claim 33, further comprising a contact list including contacts for said plurality of lenders and for said at least one borrower.

41. (New) A loan management system according to claim 33, further comprising:

an external data system coupled to the loan management system, wherein a user can provide instructions to loan management system through said user interface module to access said external data system;

and said access to said external data system can be used to compare said loan information with external data, and import and export data to and from the loan management system.

42. (New) A loan management system according to claim 33, wherein the loan management system is operable to generate messages to at least one of said plurality of lenders, said at least one borrower and at least one contact related to said plurality of loan resources.

43. (New) A loan management system according to claim 42, wherein said generated messages must be approved and released for transmission by a user having approval and release authorization.

44. (New) A loan management system according to claim 43, wherein said generated messages contain all information needed to initiate a loan for use as one of said plurality of loan resources.

45. (New) A computer readable storage medium storing computer readable instructions therein, said instructions causing a processor to execute a program for a syndicated loan management system, comprising:

instructions for creating a network accessible borrower interface to the loan management system;

instructions for creating a borrower management module accessible via the borrower interface, including instructions for storing borrower information including at least borrower contact information, funds transfer instructions, and a borrower fee schedule in the borrower management module;

instructions for creating an investor interface for permitting one or more investors to access the loan management system over a communication network;

instructions for creating an investor management module accessible via the investor interface, including instructions for storing investor information including at least investor contact information, funds transfer instructions, and tax information in the investor management module;

instructions for creating a transaction management module that maintains information corresponding to particular transactions;

instructions for creating a loan management module comprising a syndicate loan sub-module and a facility management sub-module, including instructions for storing information corresponding to a plurality of different syndicate loans in the syndicate loan sub-module, and

instructions for storing information corresponding to a plurality of different credit facilities in the facility management module, wherein each credit facility corresponds to at least one syndicate loan and at least one borrower;

instructions for creating a report module in communication with the loan management module, the transaction management module, the borrower management module and the investor management module; and

instructions for creating a syndicate manager interface for permitting access to the syndicate loan management system over a communication network by one or more syndicate managers.

46. (New) A loan management system according to claim 45, further comprising:

instructions for creating a loan portion ownership transfer module adapted to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade;

said loan portion ownership transfer module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system;

and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer.

47. (New) A loan management system according to claim 45, further comprising instructions for creating a business logic module including stored criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic module is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria.

48. (New) A loan management system according to claim 45, wherein the investor management module further comprises:

instructions for storing a set of funds transfer information for each of said plurality of lenders; each set of said funds transfer information having a status indicative of whether said funds transfer instructions are pending or approved.

49. (New) A loan management system according to claim 45, further comprising:

instructions for creating an agent fee calculation module adapted to calculate an agent fee;

and said agent fee related to at least one of transactions for and amounts of said loan resources.

50. (New) A loan management system according to claim 45, further comprising:

instructions for creating a user access authorization module, wherein the user access authorization module assigns an access authorization level to a user, whereby said user is granted access to various portions of said loan management system based on authorization accorded to said user by said user access authorization module determined by said access authorization level.

51. (New) A loan management system according to claim 45, further comprising instructions for creating and maintaining a contact list including contacts for said plurality of lenders and for said at least one borrower.

52. (New) A loan management system according to claim 45, further comprising:

instructions for enabling a user to access an external data system via the user interface module of the loan management system; wherein access to said external data system can be used to compare said loan information with external data, and import and export data to and from the loan management system.

53. (New) A loan management system according to claim 45, wherein the loan management system further comprises instructions for generating messages to at least one of said plurality of lenders, said at least one borrower and at least one contact related to said plurality of loan resources.

54. (New) A loan management system according to claim 53, wherein said generated messages must be approved and released for transmission by a user having approval and release authorization.

55. (New) A loan management system according to claim 53, wherein said generated messages contain all information needed to initiate a loan for use as one of said plurality of loan resources.

56. (New) A loan management system comprising:

a first dataset containing lender data, said lender data being related to a plurality of lenders;

a second dataset containing borrower data, said borrower data being related to at least one borrower;

a third dataset containing loan resource data, said loan resource data being related to a plurality of loan resources;

a processing engine coupled to said first, second and third datasets, said processing engine operable to access said first, second and third datasets, and operable to manipulate said lender data, said borrower data and said loan resource data contained in said first, second and third datasets;

a user interface coupled to said processing engine; and

a set of funds transfer instructions for each of said plurality of lenders, each of said funds transfer instructions having a status indicative of whether said funds transfer instructions are at least pending or approved, wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions, and said representative is a first representative, and wherein said processing engine is operable to process an instruction from a second representative to change said status from pending to approved, and a user provides instructions to said processing engine through said user interface, said instructions causing said processing engine to access said datasets and process loan information related to a loan syndicate, said loan information comprising said lender data, said resource data and said borrower data.

57. (New) A loan management system according to claim 56, further comprising:

a loan portion ownership transfer module operable to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade;

said module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system;

and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer.

58. (New) A loan management system according to claim 56, wherein said resource data includes resource data related to at least one of a term loan type resource, a revolving credit type resource and a letter of credit type resource.

59. (New) A loan management system according to claim 56, wherein said processing engine further comprises:

business logic including criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria.

60. (New) A loan management system according to claim 56, wherein said first, second and third datasets are part of a relational database.

61. (New) A loan management system according to claim 56, further comprising:

an agent fee calculation module operable to calculate an agent fee;
and said agent fee related to at least one of transactions for and amounts of said loan resources.

62. (New) A loan management system according to claim 56, further comprising:

a user access authorization module;
and an access authorization level assigned to said user, whereby said user is granted access to various portions of said loan management system based on authorization accorded to said user by said user access authorization module determined by said access authorization level.

63. (New) A loan management system according to claim 56, further comprising a contact list including contacts for said plurality of lenders and for said at least one borrower.

64. (New) A loan management system according to claim 56, further comprising: an external data system coupled to said processing engine;

wherein said user can provide instructions to said processing engine through said user interface to access said external data system;

and said access to said external data system can be used to compare said loan information with external data, and import and export data.

65. (New) A loan management system according to claim 56, wherein said processing engine is further operable to generate messages to at least one of said plurality of lenders, said at least one borrower and at least one contact related to said plurality of loan resources.

66. (New) A loan management system according to claim 65, wherein said generated messages must be approved and released for transmission by a user having approval and release authorization.